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**State:** Arkansas **Filing Company:** American Republic Corp Insurance Company  
**TOI/Sub-TOI:** MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A  
**Product Name:** ARCorp MS - Std  
**Project Name/Number:** 6/1/2013 Rate Adjustment/AR-ARCORPMS-2013

## Filing at a Glance

Company: American Republic Corp Insurance Company  
Product Name: ARCorp MS - Std  
State: Arkansas  
TOI: MS05I Individual Medicare Supplement - Standard Plans  
Sub-TOI: MS05I.001 Plan A  
Filing Type: Rate  
Date Submitted: 12/10/2012  
SERFF Tr Num: AMRP-128766660  
SERFF Status: Closed-Disapproved  
State Tr Num:  
State Status: Disapproved-Closed  
Co Tr Num: AR-ARCORPMS-2013  
  
Implementation: 06/01/2013  
Date Requested:  
Author(s): Susan Dop, Deb Strahl, Kevin Durow, Diane Phoenix, Susan Pham  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 01/09/2013  
Disposition Status: Disapproved  
Implementation Date:  
  
State Filing Description:

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**TOI/Sub-TOI:** MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A  
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## General Information

Project Name: 6/1/2013 Rate Adjustment  
Project Number: AR-ARCORPMS-2013  
Requested Filing Mode:  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact: 8.5%

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 01/09/2013  
State Status Changed: 01/09/2013  
Created By: Deb Strahl  
Corresponding Filing Tracking Number:

Deemer Date:  
Submitted By: Deb Strahl

Filing Description:  
Rate Filing for Standardized Medicare Supplement forms

## Company and Contact

### Filing Contact Information

Susan Dop, susan.dop@americanenterprise.com  
601 6th Ave. 515-245-2034 [Phone]  
Des Moines, IA 50309

### Filing Company Information

American Republic Corp Insurance CoCode: 67679 State of Domicile: Nebraska  
Company Group Code: 3527 Company Type: Life and  
P O Box 2780 Group Name: American Enterprise Health  
Omaha, NE 68103-2780 FEIN Number: 23-1609793 State ID Number:  
(800) 987-8988 ext. [Phone]

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

Company	Amount	Date Processed	Transaction #
American Republic Corp Insurance Company	\$50.00	12/10/2012	65589032

<b>SERFF Tracking #:</b>	AMRP-128766660	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	AR-ARCORPMS-2013
<b>State:</b>	Arkansas	<b>Filing Company:</b>	American Republic Corp Insurance Company		
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<b>Project Name/Number:</b>	6/1/2013 Rate Adjustment/AR-ARCORPMS-2013				

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	01/09/2013	01/09/2013

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## Disposition

Disposition Date: 01/09/2013

Implementation Date:

Status: Disapproved

Comment: Given the low loss ratio history indicated in this filing (indicating that American Republic Corp has enjoyed healthy profits on these blocks of business since their inception); we cannot approve this rate increase at this time.

As for the payment mode revision, please file that seperately for approval.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Republic Corp Insurance Company	8.500%	8.500%	\$23,886	165	\$281,096	9.500%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	AR Rates	Disapproved	No

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<b>Product Name:</b>	ARCorp MS - Std		
<b>Project Name/Number:</b>	6/1/2013 Rate Adjustment/AR-ARCORPMS-2013		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	3.000%
<b>Effective Date of Last Rate Revision:</b>	06/01/2012
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Republic Corp Insurance Company	8.500%	8.500%	\$23,886	165	\$281,096	9.500%	0.000%